



Substitute for form 1449A/PTO

**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**

(use as many sheets as necessary)

Application Number	09/927,462
Filing Date	August 13, 2001
First Named Inventor	Charles SCHWARZ, Jr.
Art Unit	Unknown
Examiner Name	Unknown
Attorney Docket Number	47004.000142

Sheet 1 of 4

**U.S. PATENT DOCUMENTS**

*Examiner Initials	Cite No	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		US-			

**FOREIGN PATENT DOCUMENTS**

*Examiner Initials	Cite No	FOREIGN PATENT DOCUMENT		Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	TRANSLATION	
		Country Code:	Number - Kind Code (if known)				YES	NO
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**NON-PATENT LITERATURE DOCUMENTS**

*Examiner Initials	Cite No	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	TRANSLATION	
			YES	NO
SSP	1.	CardEx Incentives, 4/6/99, www.cardexco.com		
SSP	2.	"Associates First Capital Corporation", Hoover's Inc., The Industry Standard, The Newsmagazine of the Internet Economy, thestandard.net/companies/cpmpany-display, 4/6/99		
SSP	3.	JEFFREY M. LACKER, "Stored Value Cards: Costly Private Substitutions for Government Currency", Economic Quarterly, 1996		
SSP	4.	"The Evolution of a New Consumerism", Chain Store Age, Vol. 73, pp. 8-9, June 1997		

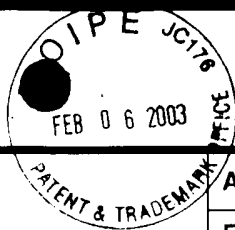
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*Heidi R. G.*

DATE CONSIDERED

7-10-03

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.



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Sheet

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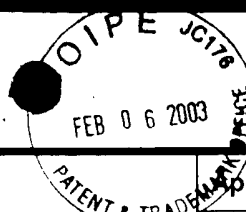
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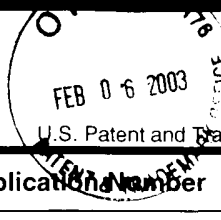
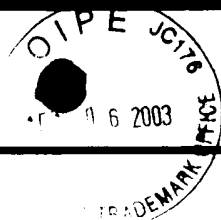
Substitute for form 1449A/PTO				Application Number	09/927,462
<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> <i>(use as many sheets as necessary)</i>				Filing Date	August 13, 2001
				First Named Inventor	Charles SCHWARZ, Jr.
				Art Unit	Unknown
				Examiner Name	Unknown
Sheet	3		4	Attorney Docket Number	47004.000142

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SSP	17.	Introducing SpendingMoney(TM), Armetta: Marketing & Design Product Concept Report, 10/09/96		
SSP	18.	First USA Platinum Connect, First USA Bank, First USA Promotional Mailing, 10/97		
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SSP	21.	Beth Piskora, Debit Cards Seen Poised for New Markets, American Banker, pp. 16, 03/07/95		
SSP	22.	Nick Rosen, Cash Just Isn't Flexible Enough: Shops of the Future Will Only Take Cards, Daily Express: Technology Section, 02/10/95		
SSP	23.	Phil Britt, Competing in Auto Lending, America's Community Banker, vol. 5, no. 11, pp. 33-37, 11/01/96		
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	27.	International Search Report for Application No. PCT/US01/03587 filed on 02/09/00 and dated 04/27/01		

EXAMINER SIGNATURE <i>Steven Ruck</i>	DATE CONSIDERED 7-10-03
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Examiner Name	Unknown
Attorney Docket Number	47004.142

Sheet

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**NON-PATENT LITERATURE DOCUMENTS**

28.	International Preliminary Examination Report for Application No. PCT/USO1/03587 filed on 02/09/00 and dated 07/18/02 <i>no copy</i>		
<i>Syf</i> 29.	Christine Dugas, Payroll May Ask: Paper or Plastic?, USA Today, 3B, 08/14/01		

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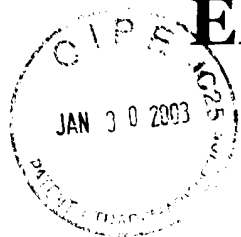
*Steven Pinski*

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# Electronic Information Disclosure Statement

## System and method for funding a collective account by use of electronic tag

Application:



09/927462

Confirmation: 4155

Applicant(s): Charles Schwarz

Docket

Number: 47004.000142

Group Art

Unit:

Examiner:

search string: (3946206 or 4047033 or 4545838 or 4750119 or 4831242 or 4897533 or 4978401 or 5095194 or 5117355 or 5175416 or 5192947 or 5202826 or 5326960 or 5397881 or 5424524 or 5450477 or 5465206 or 5471669 or 5477038 or 5482139 or 5500514 or 5530232 or 5578808 or 5585787 or 5857709 or 5864830 or 5870718 or 5926800 or 5955961 or 5991750 or 6016954 or 6038552 or 6036099 or 6243688 or 5459306 or 5729693 or 5774870 or 5974399 or 6036099 or 6070153 or 6128599 or 6243688 ).pn.











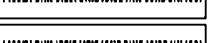







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## US Patent Documents

Note: Applicant is not required to submit a paper copy of cited US Patent Documents

init	Citation No.	Patent Number	Date	Bar Code	Patentee	Class	Subclass
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558	P02	4047033	1977-09-06		Maimberg		
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P45		5774870	1998-06-30		Storey
P46		5974399	1999-10-26		Giuliani
P47		6036099	2000-03-14		Leighton
P48		6070153	2000-05-30		Simpson
P49		6128599	2000-10-03		Walker
558 P50		6243688	2001-06-05		Kalina

## Remarks

(Remarks are not for responding to an office action.)

This electronic submission of references is submitted as part of a single Information Disclosure Statement which includes: 1) this EFS of U.S. patent references; and 2) a corresponding submission of non-patent references submitted using the Form PTO-1449. The payment for this single Information Disclosure Statement is included with the Form PTO-1449 separately submitted. Accordingly, no additional charges should be due for this EFS submission.

## Signature

Examiner Name	Date
<i>Steven Pail</i>	<i>7-10-03</i>